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PATENT
Attorney Docket No.: 021633-001500US

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On January 20, 2004
TOWNSEND and TOWNSEND and CROW LLP

By: Eleanor G. Taylor

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

JORGE FERNANDES et al.

Application No.: 09/837,115

Filed: April 17, 2001

For: TRANSACTIONS USING A RE-
PROGRAMMABLE DATA
CARD

Customer No.: 20350

Confirmation No.: 8996

Examiner: Jamara A. Franklin

Technology Center/Art Unit: 2876

RESPONSE TO OFFICE ACTION
Mailed September 17, 2003

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 17, 2003, please enter the following amendments and remarks. A petition for a one month extension of time to submit this response is filed herewith.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.